

**S/N 10/574,546**

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants:	Saar Wilf et al.	Examiner:	James Nigh
Serial No.:	10/574,546	Group Art Unit:	3685
Filed:	October 10, 2004	Docket No.:	2043.560US1
Customer No.:	49845	Confirmation No.:	4073
Title:	METHODS AND SYSTEMS FOR DETERMINING THE RELIABILITY OF TRANSACTIONS		

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**AMENDMENT & RESPONSE UNDER 37 C.F.R. 1.116**

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Commissioner for Patents  
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Alexandria, VA 22313-1450

In response to the Final Office Action (*Office Action*) having an electronic notification date of October 2, 2009, please consider the following remarks and amendments.